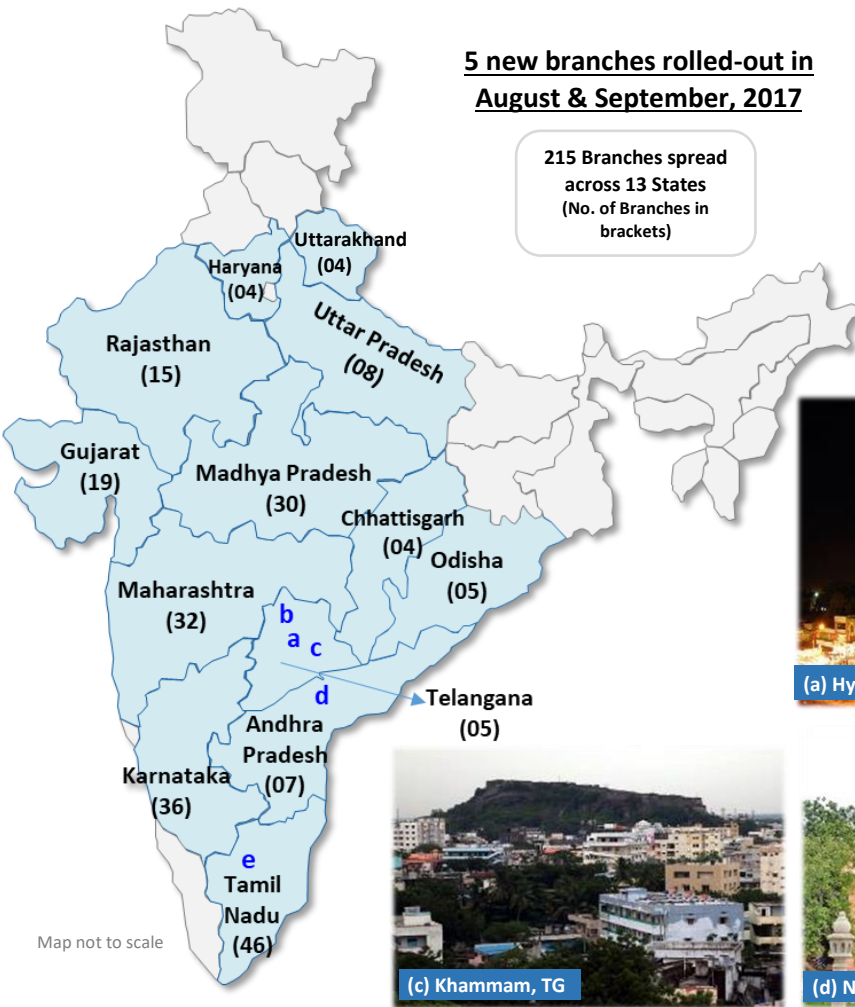


Vistaar Expands Its Foothold In AP & Telangana

5 new branches rolled-out in August & September, 2017

215 Branches spread across 13 States
(No. of Branches in brackets)



Snapshot - September, 2017

States	13
Branches	215
Districts	146
Customers	62,873
Employees	2,118
Disbursements (YTD) (₹ Crs.)	302
Portfolio (₹ Crs.)	1,183



Addressing Working Capital Needs of MSMEs through Bill Discounting Product & Contributing Towards 'Make in India' Initiative

One of the major constraints of small business entrepreneurs is their limited working capital limits which becomes a bottleneck for their growth. They often face challenges for timely and easy access to working capital requirements. This challenge has been addressed by Vistaar by offering short-term product which has been designed using its deeper understanding of the MSME sector.

Vistaar's Small Business Bill Discounting (SBBD) product helps address the immediate working capital requirements of the small businesses. MSMEs in the space of manufacturing, food processing, chemicals, metals, OEMs etc. are primarily the target segment for this product. The maximum loan amount ranges upto ₹50 Lakhs and for a tenure of upto 90 days with a credit limit valid upto one year.

Technology is being leveraged to facilitate seamless processes through paperless transactions, and substantially enhance the speed of delivery and bring in full transparency in the whole process.

All these small businesses we deal with largely cater to the domestic consumption and hence by helping them, we believe our product contributes directly to the 'Make in India' initiative.

Products Offering to Suit Varied Needs of MSMEs

Requirement

Product

Short-term

Small Business Bill Discounting

Long-term

Small Business Mortgage Loan